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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon KML LAW GROUP, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 M&T Bank

In Re:

Michael Patrick Siano

Order Filed on January 11, 2023

Order Filed on January 11, 2023 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No: 22-17381 MBK

Chapter: 13

Hearing Date: 1/11/2023 Judge: Michael B. Kaplan

ORDER VACATING STAY

The relief set forth on the following page is hereby ordered **ORDERED**.

DATED: January 11, 2023

Honorable Michael B. Kaplan United States Bankruptcy Judge Case 22-17381-MBK Doc 61 Filed 01/11/23 Entered 01/11/23 16:05:51 Desc Main Document Page 2 of 2

Upon the motion of M&T Bank, under

Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant, to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

Real Property More Fully Described as:

Land and premises commonly known as Harbor NJ 08734

102 Halnes Street East, Lanoka

☐ Personal Property More Fully Describes as:

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject Mortgage and pursue its State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

rev. 7/12/16